

## Crop Adjuster License: Frequently Asked Questions

### 1. How does an individual apply for a resident or nonresident independent crop adjuster or staff crop adjuster license in Kentucky?

If you do not hold a crop adjuster license by examination in your resident state, you must apply in Kentucky as a resident crop adjuster by following the steps below:

- ☑ Complete the application by going to [www.nipr.com](http://www.nipr.com) Select *Resident Initial License Application*. Complete the application by filling in all required fields. The fee is \$100 and will be paid at the end of the transaction.
- ☑ Submit a request for a criminal background report at <http://courts.ky.gov>. Click on *Obtain a Criminal Record Report*, under *Helpful Links*. The AOC FastCheck process costs \$15. You must register for a secure login prior to ordering your report.
- ☑ Review the exam study outline at <http://insurance.ky.gov/Documents/CropAdjusterStudy072610.pdf>
- ☑ Pass the Kentucky examination. Upon approval of the license application, you may schedule an examination by creating an eServices account. Simply go to our website at <http://insurance.ky.gov> and select eServices in the upper right corner. Click on *First Time Here?* to create a secure account. From the eServices menu, select *Schedule and Re-schedule Examination*.

Kentucky will waive the examination for an individual who passed a state-administered or sanctioned examination – if a license was issued. A waiver also is given if the individual provides proof of an active Crop Adjuster Proficiency Program (CAPP) certification.

You may find Crop Adjuster License Information and Forms on our website at <http://insurance.ky.gov>.

### 2. If an adjuster completes an examination that is required to be licensed in a particular state, but an actual license is not issued, can the adjuster apply for and receive a nonresident or resident crop adjuster license in Kentucky?

No. Simply taking and passing an examination in another state will not meet requirements for a nonresident crop adjuster license in Kentucky. The individual must actually hold an adjuster license by examination in another state in order to be eligible to apply for a nonresident crop adjuster license in Kentucky.

### 3. How does an individual who does not hold a crop adjuster license in another state and whose resident state does not license crop adjusters, i.e., Indiana and Ohio, become licensed to investigate and settle claims in Kentucky?

You will need to complete the steps outlined in question 1.

- 4. There are some states that issue an adjuster license without an examination requirement. Does this license meet requirements necessary for a Kentucky crop adjuster license to be issued?**

No. In order to obtain a nonresident license in Kentucky, the individual must hold an adjuster license by examination in another state.

- 5. Will an adjuster who currently holds a full property and casualty independent adjuster license in Kentucky be required to obtain a crop adjuster license?**

No. An individual who holds a full property and casualty adjuster license (independent or staff adjuster) is authorized to investigate and settle all types of property and casualty claims, including crop claims. However, an individual who holds a property and casualty adjuster license has the option to obtain a separate crop adjuster license in addition to a property and casualty adjuster license.

An individual who does not hold a property and casualty adjuster license and who will solely handle crop claims may apply for a crop adjuster license. See question 1 for the requirements.

- 6. Can an individual who is currently adjusting crop claims with a crop agent license continue to adjust crop claims?**

No. Effective July 15, 2010, crop agents can no longer adjust crop claims. They must hold a crop adjuster license. See question #1.

- 7. Can a crop adjuster who holds a license by examination in another state adjust crop claims in Kentucky without a Kentucky license?**

No. Holding a license in another state that licenses adjusters by examination does not automatically authorize the individual to adjust crop insurance claims in Kentucky. The individual must obtain a Kentucky license. See question 1 for requirements.

- 8. Are supervisors required to hold a license?**

Yes, if the supervisor is investigating and/or settling claims. A supervisor who makes any type of claim decision in a licensed adjuster's absence must hold an adjuster license.

- 9. Is study material available?**

A study outline is available on our website at <http://insurance.ky.gov/Documents/CropAdjusterStudyOutline.pdf>. Or from our home page: <http://insurance.ky.gov>. Go to *Our Divisions/Programs*, select *Agent Licensing*. Scroll to *Pre-licensing Information* and select *Training Providers/Study Outlines* and click on *Examination Study Outline – Crop Adjuster*.

Please note you are not required to take pre-licensing training hours in order to apply for a crop adjuster license. If you hold a CAPP certification, you are exempt from examination.

**10. May I take the examination online?**

Online examinations may be taken at a Kentucky testing facility. Please see examination schedule and testing sites information on our website at <http://insurance.ky.gov>. Under the same *Pre-Licensing Information* bar as in question 9, select *Testing Sites/Schedules*.

**11. Is continuing education required for a crop adjuster license?**

Continuing education is required for only the resident independent crop adjuster. Those with that license must complete 24 hours with three in a course concentration of ethics.

**12. Is license renewal required for a crop adjuster license?**

Yes. You must be licensed for 12 months in order to be subject to license renewal. License renewal is based on the licensee's birth date. If the licensee is born in an odd year, the license renews each odd year by the last day of the birth month. Even year births renew accordingly. The renewal fee is \$50.